



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. NEXTP002 Application No.: 09/185,878 Inventor LENT, et al Group 2761 Filing Date November 3, 2001
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
JK	A	6,182,124	Jan 30, 2001	Lau, et al	709	217	Jun 10, 1998
JK	B	6,192,380	Feb 20, 2001	Light, et al	707	505	Mar 31, 1998
JK	C	6,199,079	Mar 6, 2001	Gupta, et al	707	507	Mar. 20, 1998
JK	D	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
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Foreign Patent or Published Foreign Patent Application

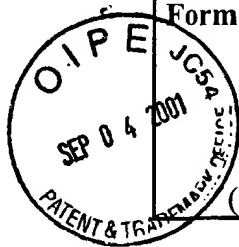
Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
JK	R	Anon, "VAR Agreement Expands Credit Bureau Access.", (CCS America, Magnum Communications Ltd expand CardPac access, Computers in Banking, v6, n10, p58 (1) Oct, 1989.
JK	S	Wortmann, Harry S., "Reengineering Update – Outsourcing: An Option Full of Benefits and Responsibilities", American Banker, Oct. 24, 1994, pg 7A, Vol 159, No. 205.
	T	

Examiner <i>John V. Hayes</i>	Date Considered <i>2/19/2002</i>
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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U.S. Patent Documents

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							Yes	No
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Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	Altavista search, FICO, http://www.altavista.com
	S	Block, Valerie, "Network Assembles Card Issuers at an Internet Site," American Banker, Vol. 160, No. 198, pg. 11, Oct. 13, 1995.
	T	Credit Card Network, UssA http://www.creditnet.com .
Examiner	Date Considered 2/19/2002	

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